

Certificate Number: 05781-NJ-DE-033555833

Bankruptcy Case Number: 19-24193



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 15, 2019, at 10:16 o'clock AM PDT, Marta Gomez completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 15, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President